

Information to identify the case:

Debtor 1	Shauna L Simpson	Social Security number or ITIN	xxx-xx-0802
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-22632-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shauna L Simpson

10/5/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Shauna L Simpson
 Debtor

Case No. 18-22632-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 32

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db
 517606789 +Shauna L Simpson, 712 S. Main Street, Williamstown, NJ 08094-2702
 517606791 +APOTHAKER & ASSOCIATES, 520 FELLOWSHIP ROAD, C306, Mount Laurel, NJ 08054-3410
 517606798 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 517606800 +FEIN, SUCH, KAHN, & SHEPARD, P.C., 7 CENTURY DRIVE, SUITE 201, Parsippany, NJ 07054-4673
 517606797 FORSTER & GARBUS, P.O. BOX 9030, Farmingdale, NY 11735
 517606799 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 517606799 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
 517606801 +HAYT, HAYT, & LANDAU, LLC, MERIDIAN CENTER 1, 2 INDUSTRIAL WAY WEST, Eatontown, NJ 07724-2279
 517606805 +MERCANTILE ADJUSTMENT BUREAU, P.O. BOX 9016, Buffalo, NY 14231-9016
 517606806 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517606811 +TENAGLIA & HUNT, 295 W. PASSAIC STREET, STE. 205, Rochelle Park, NJ 07662-3002
 517606814 +Wf/raymour, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QBTHOMAS.COM Oct 06 2018 03:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg
 E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517606788 +EDI: GMACFS.COM Oct 06 2018 03:33:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 517606790 +EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bank of America, P.O. Box 15710,
 Wilmington, DE 19886-5710
 517606793 +E-mail/Text: legal-dept@cooperhealth.edu Oct 06 2018 00:04:54 COOPER UNIVERSITY HOSPITAL,
 P.O. BOX 6037, Bellmawr, NJ 08099-6037
 517606792 +EDI: CHASE.COM Oct 06 2018 03:33:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 517606794 +EDI: DISCOVER.COM Oct 06 2018 03:33:00 DISCOVER BANK, P.O. BOX 3025,
 New Albany, OH 43054-3025
 517606796 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2018 00:02:55 DITECH FINANCIAL LLC,
 P.O. BOX 6172, Rapid City, SD 57709-6172
 517606795 +EDI: DISCOVER.COM Oct 06 2018 03:33:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517606802 +EDI: CBSKOHL.COM Oct 06 2018 03:33:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 517606803 E-mail/Text: camanagement@mtb.com Oct 06 2018 00:02:57 M&T Credit Services,
 Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221
 517606804 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Macys/DSNB, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 517606807 +EDI: NAVIENTFKASMSERV.COM Oct 06 2018 03:33:00 S L M Financial Corp/Sallie Mae,
 Sallie Mae, Po Box 9500, Wilkes-Barre, PA 18773-9500
 517606808 +E-mail/PDF: clerical@simmassociates.com Oct 06 2018 00:07:45 SIMM ASSOCIATES, INC.,
 800 PENCADER DRIVE, Newark, DE 19702-3354
 517608088 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517606809 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 517606810 +EDI: TDBANKNORTH.COM Oct 06 2018 03:33:00 TD Bank, N.A., 32 Chestnut Street,
 Po Box 1377, Lewiston, ME 04243
 517606812 +EDI: ECMC.COM Oct 06 2018 03:33:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448,
 Saint Paul, MN 55116-0448
 517606813 +EDI: WFFC.COM Oct 06 2018 03:33:00 Wf/floorin, Po Box 14517, Des Moines, IA 50306-3517
 TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 32

Date Rcvd: Oct 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Mitchell L Chambers, Jr. on behalf of Debtor Shauna L Simpson ecfbccomcast.net
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5